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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/664,587	09/18/2000	Elizabeth R. Dyor	77777.008529	4756
27642	7590	06/01/2006		EXAMINER
MATTHEW G. DYOR				RUDY, ANDREW J
10 W. SPRING ST.				
ALEXANDRIA, VA 22301			ART UNIT	PAPER NUMBER
			3627	

DATE MAILED: 06/01/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/664,587	DYOR, ELIZABETH R.	
	Examiner	Art Unit	
	Andrew Joseph Rudy	3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 26 May 2006.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-16 is/are pending in the application.
 4a) Of the above claim(s) 13-16 is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-12 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
 5) Notice of Informal Patent Application (PTO-152)
 6) Other: _____.

DETAILED ACTION

1. The finality of the rejection of the August 9, 2004 Office action is withdrawn. The Examiner regrets the lack of compact prosecution.
2. Claim 9 is objected to as it does not depend from any claim.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.
4. Claims 1-12 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1, line 4, "configured to render" is ambiguous and not clear as to its meaning.

Claim 1, line 4, "which, in turn," is ambiguous and not clear as to its meaning.

Claim 1, line 4, "configured to display" is ambiguous and not clear as to its meaning.

Claim 1, line 8, "commercial" is ambiguous and not clear as to its meaning.

Also, Applicant's claim language is replete with intended use claim language.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 1-12, as understood, are rejected under 35 U.S.C. 103(a) as being unpatentable over Sullivan et al., US 6,999,990.

Sullivan discloses a client terminal comprising a graphical user interface (gui), e.g. 54, to enable user modification via notes field, e.g. col. 14, lines 15-30, and data sets, e.g. 56. Sullivan does not disclose a common knowledge financial management system and a commercial web server associated with a financial transaction using a credit card. However, Official Notice is taken that financial management system, e.g. Quicken™ or Microsoft Money™, associated with a commercial web server, web browser and credit cards have been common knowledge in the financial transaction art. To have provided the notes field associated with a financial management system, e.g. Quicken™ or Microsoft Money™, associated with a commercial web server, web browser and credit cards to modify transaction data for Sullivan would have been obvious to one of ordinary skill in the art in view of Official Notice. The motivation for having done such would have been to keep records of modifications of transaction data associated with a financial transaction.

7. Claims 1-12, as understood, are rejected under 35 U.S.C. 103(a) as being unpatentable over Wells et al., US 6,446,048.

Wells discloses a web server, e.g. 121, a web browser, e.g. Fig. 1B, client terminal comprising a graphical user interface (gui), e.g. 106, to enable user modification via notes field, e.g. memo 418, window 403, screen 602, and transaction data, e.g. col. 12, lines 61-66. Wells does not disclose a common knowledge financial management system, e.g. Quicken™ or Microsoft Money™, and a commercial web server associated with a financial transaction using a credit card. To have provided such for Wells would have been obvious to one of ordinary skill in the art in view of Official Notice. The motivation for having done such would have been to keep track of accounting variances within the common knowledge systems.

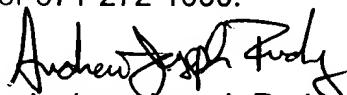
8. Claims 1-12, as understood, are rejected under 35 U.S.C. 103(a) as being unpatentable over Remington et al., US 6,968,319.

Remington discloses a financial management system, e.g. 184, a web browser and server, e.g. col. 12, lines 28-65, and a client terminal comprising a graphical user interface (gui), e.g. 114, to enable user modification via notes field, e.g. Fig. 9, and transaction data, e.g. bill. Remington discloses a commercial web server associated with a financial transaction using a credit card, but does not appear to disclose a web browser configured to render a gui, which, in turn, is configured to display transaction data. To have provided such for Remington would have been obvious to one of ordinary skill in the art in view of Official Notice. The motivation for having done such would have been to keep track of accounting variances within the common knowledge systems.

9. Further pertinent references of interest are noted on the attached PTO-892.
10. Applicant's January 3, 2003 Information Disclosure Statement (IDS) has been reviewed. Note the attached IDS.
11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Joseph Rudy whose telephone number is 571-272-6789. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Andrew Joseph Rudy
Primary Examiner
Art Unit 3627